

Issue date: 28 May 2015

MR SAM SAMPLETON
99 SAMPLE STREET
SAMPLETON NSW 9999

Asgard Employee Superannuation Account – <Corporate/Personal>
Account number: 1234567-D2-01

Dear Mr Sampleton

This Significant Event Notice dated 28 May 2015 provides information on changes that will be made to Asgard Employee Super Account and includes important information about your super. These changes will be reflected in an updated Product Disclosure Statement (PDS) effective 1 July 2015, which will be available online at asgard.com.au at that time.

Buy-sell spread changes impacting Asgard MySuper Lifestage Managed Investment Options

From 1 July 2015 the buy-sell spread for the following MySuper Lifestage Managed Investment Options will change:

MySuper Lifestage Managed Investment Options	Current buy-sell spread	Buy-sell spread from 1 July 2015
1940's Lifestage Fund – A	0.22%	0.38%
1950's Lifestage Fund – A	0.28%	0.38%
1960's Lifestage Fund – A	0.34%	0.38%

What is a buy-sell spread?

When units in a managed investment are bought and sold, transaction and brokerage costs are incurred. These costs are applied to those members who buy and sell units in particular managed investments through the use of two different unit prices – a buy price and a sell price. The difference between the buy price and sell price takes into account these transaction costs and is called the buy-sell spread, and is not a fee paid to us.

What do I need to do about the changes?

All you need to do is read and consider this letter so you understand the changes.

Need more information?

If you have any questions, please contact your financial adviser, MR SAMPLE ADVISER at SAMPLE SOLUTIONS PTY LTD on 02 1234 5678, or call us on 1800 998 185 for more information regarding your account, or alternatively you can email us at asgard.investor.services@asgard.com.au.

Yours sincerely



Melinda Howes
General Manager, Superannuation
BT Financial Group

BT Funds Management Limited ABN 63 002 916 458, AFSL 233724 (BTFM) is the trustee of, and the issuer of interests in, the Asgard Employee Super Account, which is part of the superannuation fund known as the Asgard Independence Plan Division Two, ABN 90 194 410 365. A Product Disclosure Statement (PDS) is available for Asgard Employee Super Account and can be obtained by calling 1800 998 185, or visiting asgard.com.au. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of interests in the Asgard Employee Super Account.

The information provided is factual only and does not constitute financial product advice. Before acting on it, you should seek independent financial and tax advice about its appropriateness to your objectives, financial situation and needs. An investment in the Asgard Employee Super Account is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) or any other company in the Westpac Group. It is subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. The Westpac Group and its related entities do not stand behind or otherwise guarantees the capital value or investment performance of the Asgard Employee Super Account. Information current as at 18 May 2015.

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